

Fill in this information to identify the case:

Debtor 1 Frank X Gilleran
Debtor 2 Ellen P. Gilleran
(Spouse, if filing)
United States Bankruptcy Court for the : Middle District of Pennsylvania
(State)
Case number 1:16-bk-03627-HWV

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing Court claim no. (if known): 10

Last four digits of any number you use to identify the debtors' account: XXXXXX1934

Date of payment change:
Must be at least 21 days after date of this notice 10/1/2020

New total payment:
Principal, interest, and escrow, if any \$2,729.82

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

- No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 965.69

New escrow payment : \$ 1,059.73

Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate note?

- No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

- No
 Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4:**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Dana O'Brien Date 9/2/2020
Signature

Print: Dana O'Brien
First Name Middle Name Last Name Title Authorized Agent for Creditor

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone (312) 346-9088 X5188 Email Dana.O'Brien@mccalla.com

In Re:
Frank X Gilleran
Ellen P. Gilleran

Bankruptcy Case No.: 1:16-bk-03627-HWV
Chapter: 13
Judge: Henry W. Van Eck

CERTIFICATE OF SERVICE

I, Dana O'Brien, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Frank X Gilleran
6290 Farmers Lane
Harrisburg, PA 17111

Ellen P. Gilleran
6290 Farmers Lane
Harrisburg, PA 17111

Chad J. Julius
Jacobson & Julius
8150 Derry Street, Suite A
Harrisburg, PA 17111

(served via ECF Notification)

Charles J. DeHart, III, Trustee
8125 Adams Drive
Suite A
Hummelstown, PA 17036

(served via ECF Notification)

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 9/8/2020 By: /s/Dana O'Brien
(date) Dana O'Brien
Authorized Agent for Creditor



Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

Final

FRANK X GILLERAN

ELLEN P GILLERAN
6290 FARMERS LN
HARRISBURG PA 17111

Analysis Date:
Loan: [REDACTED]

August 26, 2020

Property Address:
6290 FARMERS LANE
HARRISBURG, PA 17111

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Oct 01, 2020	Prior Esc Pmt	October 01, 2019	Escrow Balance Calculation
P & I Pmt:	\$1,670.09	\$1,670.09	P & I Pmt:	\$1,670.09	Due Date: February 01, 2020
Escrow Pmt:	\$920.52	\$1,059.73	Escrow Pmt:	\$965.69	Escrow Balance: -\$7,018.42
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$7,364.16
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$0.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment:	\$2,590.61	\$2,729.82	Total Payment:	\$2,635.78	Anticipated Escrow Balance: \$345.74

Shortage/Overage Information	Effective Oct 01, 2020	Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,974.16. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,974.16 or 1/6 of the anticipated payment from the account.
Upcoming Total Annual Bills	\$11,844.93	
Required Cushion	\$1,974.16	
Required Starting Balance	\$2,961.21	
Escrow Shortage	-\$2,615.47	
Surplus	\$0.00	

This is a statement of actual activity in your escrow account from Nov 2019 to Sept 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
Nov 2019		965.69		*	Starting Balance	0.00	1,929.42
Dec 2019		965.69		*		0.00	2,895.11
Dec 2019			1,888.00	*	Hazard	0.00	3,860.80
Jan 2020		965.69		*		0.00	1,972.80
Feb 2020			3,582.35	*	School Tax	0.00	(643.86)
Aug 2020			6,374.58	*	School Tax	0.00	(7,018.44)
					Anticipated Transactions	0.00	(7,018.44)
Sep 2020		7,364.16P					345.72
	\$0.00	\$10,261.23	\$0.00	\$11,844.93			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:
Loan: [REDACTED]

August 26, 2020

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	345.74	2,961.21
Oct 2020	987.08			1,332.82	3,948.29
Nov 2020	987.08			2,319.90	4,935.37
Dec 2020	987.08			3,306.98	5,922.45
Jan 2021	987.08	1,888.00	Hazard	2,406.06	5,021.53
Feb 2021	987.08			3,393.14	6,008.61
Mar 2021	987.08	3,582.35	Town Tax	797.87	3,413.34
Apr 2021	987.08			1,784.95	4,400.42
May 2021	987.08			2,772.03	5,387.50
Jun 2021	987.08			3,759.11	6,374.58
Jul 2021	987.08			4,746.19	7,361.66
Aug 2021	987.08	6,374.58	School Tax	(641.31)	1,974.16
Sep 2021	987.08			345.77	2,961.24
	\$11,844.96	\$11,844.93			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 345.74. Your starting balance (escrow balance required) according to this analysis should be \$2,961.21. This means you have a shortage of 2,615.47.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be 11,844.93. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$987.08
Surplus Reduction:	\$0.00
Shortage Installment:	\$72.65
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$1,059.73

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$2,657.17 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.



Detach Here



PO Box 10826

Greenville, SC 29603 0826
(800) 365-7107

Escrow Shortage Reply (This is not a bill)

Loan Number: [REDACTED]

Full Shortage Amount: \$2,615.47

Payment Amount: \$ _____

Your escrow shortage has been spread over 36 months, resulting in an additional increase in your monthly payment in the amount of 72.65.

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit www.ShellpointMtg.com in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left